



**WASHINGTON STATE OFFICE OF THE INSURANCE COMMISSIONER  
STATEWIDE HEALTH INSURANCE BENEFITS ADVISORS (SHIBA) HELPLINE  
APPROVED MEDIGAP (MEDICARE SUPPLEMENT) PLANS  
March 2003**

**A = Automatic claim processing in Washington State (crossover with Medicare)**  
**G = Guaranteed Issue beyond open enrollment—Premiums rounded to nearest \$**

Individuals can purchase plans B, C, D, E, F, G on a guaranteed issue basis if the plan to be replaced is B, C, D, E, F, G (for example: can replace plan B with plan F), or another more comprehensive plan. Individuals with plans A, H, I, J can change companies and replace with the same plan on a guaranteed issue basis (for example: A with A, or I with I).

► By federal law, the high deductible plan F has a \$1,650 deductible for the year 2003.

COMPANY	Pre-X	A	B	C	D	E	F	G	H	I	J
<b>AARP/ UNITED HEALTH CARE</b> <b>1-800-523-5800</b> No Pre-X at 65 <sup>th</sup> birthday <b>***Medicare Disability (age 50 to 65 )***</b>  <b>Medicare Select Plan*</b>	90/90	A/G  69	A/G  103	A/G  116  94	A/G  107	A/G  107	A/G  116	A/G  108	A  165	A  166	A  209
<b>AARP members age 50–64 who are eligible for Medicare by reason of disability can apply for coverage (A-G guaranteed; H, I, J subject to underwriting) only if they are replacing their current Medicare supplement plan or other more comprehensive coverage.</b>											
<b>ASURIS NORTHWEST HEALTH (Formerly Regence NW Health)</b> <b>1-866-704-2708</b>	None	A/G  83		A/G  133			A  143				
<b>Asuris Northwest Health offers plans in the following counties: Adams, Benton, Chelan, Douglas, Franklin, Ferry, Grant, Kittitas, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens and Whitman</b>											

COMPANY	Pre-X	A	B	C	D	E	F	G	H	I	J
<b>BANKERS FIDELITY LIFE</b> <b>1-800-241-1439</b> <b>► With a High Deductible</b>  <b>***Under 65 Medicare Disability***</b>  <b>► With a High Deductible</b>	None	60	135	156			167  ►100  250  ►150				
<b>BANKERS LIFE AND CASUALTY</b> <b>1-800-621-3724</b>  <b>► With a High Deductible</b>	None	A 90	A 132	A 155	A 144	A 153	A 225  ►69	A 208	A 305	A 450	
<b>BLUE CROSS / BLUE SHIELD OF OREGON</b> <b>1-800-258-3590 or</b> <b>1-800-231-9027</b>	90/ 90	A  65		A  128			A  142			A  192	
Blue Cross / Blue Shield of Oregon is available only to Clark County residents.											
<b>COMBINED INSURANCE</b> <b>1-800-544-5531</b>	None	A  75		A  155			A  160				
<b>CONSECO DIRECT LIFE INSURANCE CO</b> <b>1-800-242-0807</b>	None	A/G  89	A/G  106	A/G  126	A/G  119		A/G  131				
<b>CONTINENTAL GENERAL INSURANCE</b> <b>1-877-291-5434</b>	90/ 90	A  93		A  149			A  143	A  112			
<b>FIRST CHOICE HEALTH</b> <b>1-800-688-0010</b>  <b>Medicare Select Plan*</b>	90/ 90	A 116 / 114	A / 117	A / 145							
*Medicare Select plan in King and Snohomish counties only. Members must use doctors affiliated with specified hospitals.											
<b>GLOBE LIFE AND ACCIDENT INSURANCE</b> <b>1-405-270-1410</b>	90/ 60	A  74	A  119	A  138			A  139				
<b>GREAT AMERICAN RESERVE</b> <b>1-312-396-7167</b>	A 90/ 90	A  76		A  113			A  121				

COMPANY	Pre-X	A	B	C	D	E	F	G	H	I	J
<b>KPS Health Plans</b> <b>1-800-552-7114</b>	None	<b>A/G</b> <b>64</b>				<b>A/G</b> <b>112</b>	<b>A/G</b> <b>126</b>				
<b>MEDICO LIFE &amp; MUTUAL PROTECTIVE</b> <b>1-800-228-6080</b>	None	<b>93</b>		<b>180</b>			<b>194</b>				
<b>MUTUAL OF OMAHA</b> <b>1-800-775-6000</b>	<b>90/90</b>	<b>A</b> <b>81</b>		<b>A</b> <b>119</b>			<b>A</b> <b>150</b>				
<b>NATIONAL STATES INSURANCE</b> <b>1-314-878-0101</b>	<b>90/90</b>	<b>A</b> <b>72</b>	<b>A</b> <b>106</b>	<b>A</b> <b>145</b>			<b>A</b> <b>149</b>				
<b>OXFORD LIFE INS CO</b> <b>1-877-469-3073</b> <b>***Under 65 Medicare Disability***</b>		<b>110</b> <b>/</b> <b>149</b>	<b>142</b> <b>/</b> <b>192</b>	<b>170</b> <b>/</b> <b>230</b>	<b>162</b> <b>/</b> <b>218</b>		<b>177</b> <b>/</b> <b>239</b>			<b>252</b> <b>/</b> <b>341</b>	
<b>PHYSICIAN'S MUTUAL INSURANCE</b> <b>1-800-863-4641</b>	None	<b>A</b> <b>111</b>		<b>A</b> <b>138</b>			<b>A</b> <b>160</b>				<b>A</b> <b>321</b>
<b>PREMERA BLUE CROSS</b> <b>1-800-752-6663</b> <b>***Under 65 Medicare Disability***</b>	<b>90/90</b>	<b>A/G</b> <b>102</b>  <b>A</b> <b>117</b>		<b>A</b> <b>141</b>			<b>A</b> <b>141</b>			<b>A</b> <b>187</b>	
<b>REGENCE BLUE SHIELD /</b> <b>1-888-344-8235</b>  <b>Medicare Select Plan*</b> (available only in Pierce Co)  <b>***Under 65 Medicare Disability***</b>	None	<b>A/G</b> <b>96</b> <b>/</b> <b>A/G</b> <b>98</b> <b>/</b> <b>A/G</b> <b>111</b>		<b>A/G</b> <b>152</b> <b>/</b> <b>A/G</b> <b>123</b>		<b>A/G</b> <b>131</b>	<b>A</b> <b>154</b> <b>/</b> <b>131</b>			<b>A</b> <b>212</b>	
<b>Regence Blue Shield offers plans in the following counties: Clallam, Cowlitz, Columbia, Grays Harbor, Island, Lewis, Jefferson, King, Kitsap, Klickitat, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Walla Walla, Whatcom and Yakima.</b> <b>*Individuals enrolled in the Medicare Select plan use approved providers.</b>											

COMPANY	Pre-X	A	B	C	D	E	F	G	H	I	J
<b>STANDARD LIFE AND ACCIDENT</b> 1-888-290-1085 1-888-487-7414 ► With a High Deductible	None	A 95	A 136	A 173	A 125	A 148	A 177 / ►71	A 165			
<b>STATE FARM INSURANCE</b> (call local agent)  ***Under 65 Medicare Disability***	None	A 78		A 114			A 131				
State Farm A, C, & F plan available over age 65. Under age 65 on disability, if replacing an existing plan. Call your local State Farm agent for info.											
<b>STERLING LIFE</b> 1-800-688-0010  Medicare Select Plan* (Select not available in Whatcom)	None	A 90 / 89	A 113 / 96	A 130 / 111			A 149 / 125				
<b>UNITED AMERICAN INSURANCE</b> 1-360-735-5682  ***Under 65 Medicare Disability***	90/ 90	A 97	A 162 / 198	A 186	A 179		A 181	A 180			
<b>USAA LIFE INSURANCE</b> 1-800-531-8000	None	A 75			A 110		A 132	A 113			
<b>WASHINGTON STATE HEALTH CARE AUTHORITY (HCA) BLUE CROSS PLANS</b> 1-800-295-1841  ***Under 65 Medicare Disability***	None	A 81 / 130				A 93 / 148					A 233 / 373
Washington State HCA plans are guaranteed issue for new residents or retirees (60-day open enrollment) in addition to the 6 month Open Enrollment period following the Medicare Part B effective date.											

*Premium rates listed are filed and approved by the Washington State Insurance Commissioner's Office. Some companies may offer rates lower than those published. Companies may discount premiums through automatic checking withdrawal or those paid several months in advance. Due to frequent changes, always check with the company for the latest premiums. The appearance of a company on this list does not constitute an endorsement of a company or its policies by the Washington State Insurance Commissioner's Office, the SHIBA HelpLine organization or its volunteers.*